

UNITED STATES BANKRUPTCY COURT Northern District of Georgia

**Notice of
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 9/24/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Regina Lynn Flemming Harris
aka Regina Lynn Flemming, aka Regina Lynn Harris
2641 Riverfront Drive
Snellville, GA 30039

Case Number:
14-68697-bem

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-2950

Attorney for Debtor(s) (name and address):
Carson R. Walden
Walden, Goodhart, Harden & New
Suite 757
315 W. Ponce de Leon Avenue
Decatur, GA 30033
Telephone number: (404) 884-8315

Bankruptcy Trustee (name and address):
Mary Ida Townson
Chapter 13 Trustee
Suite 2200
191 Peachtree Street, NE
Atlanta, GA 30303-1740
Telephone number: 404-525-1110

Meeting of Creditors

Date: **October 31, 2014**

Time: **11:00 AM**

Location: **Third Floor – Room 368, Russell Federal Building, 75 Spring Street SW, Atlanta, GA 30303**

NOTICE TO DEBTOR(S): Individuals who file bankruptcy must bring two forms of original documentation to their meeting of creditors: photo identification (driver's license, government ID, state photo ID, student ID, U.S. passport, military ID, or resident alien card) and confirmation of their social security number. **Additionally, you must provide the trustee whose name appears above with a copy of your most recently filed income tax return. This should be provided at least 7 days before the meeting of creditors. DO NOT FILE YOUR TAX RETURN WITH THE COURT. Please bring a copy of this notice with you to the Meeting of Creditors. Cellular phones and other devices with cameras will NOT be allowed in the building.**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **1/29/15**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **3/23/15**

Creditor with a Foreign Address: Read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 12/30/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The plan, if not included with this notice, will be mailed to you when filed.

The hearing on confirmation will be held: Date: **12/2/14**, Time: **01:00 PM**, Location: **Courtroom 1402, Russell Federal Building, 75 Spring Street SW, Atlanta, GA 30303**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:
1340 Russell Federal Building
75 Spring Street, SW
Atlanta, GA 30303
Telephone number: 404-215-1000

For the Court:
Clerk of the Bankruptcy Court:
M. Regina Thomas
See our website: www.ganb.uscourts.gov

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 9/25/14

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	Neither the Court nor the staff of the bankruptcy clerk's office can give you legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form may be obtained at www.ganb.uscourts.gov . A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. (See below for additional information regarding telephone and internet access to Bankruptcy Court records). See our website: www.ganb.uscourts.gov
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
An automated response for further information on this case is available 24 hours daily by calling the Multi-Court Voice Case Information System (MCVCIS) toll free number 866-222-8029, selecting your language, press 42 (GA) and then press 0 (GA Northern) to access the Georgia Northern Bankruptcy Court. Please have the case number, social security number or debtor name available when calling.	
For case information you may choose to visit the Bankruptcy Court locations to view case information for free. Case information may be printed for 10 cents per page. Members of the bar and the public may access Court records at any time, by obtaining an account with the PACER (Public Access to Court Electronic Records) Service Center (800-676-6856). PACER access is available via the Internet at http://pacer.psc.uscourts.gov . The cost to use PACER is ten (10) cents per page up to a maximum of \$3.00 per document. A statement will be generated and mailed for your account, if you have accrued charges during the quarter and have a balance due greater than \$15. If your balance is less than \$15, no statement will be mailed and payment will be deferred until the balance due is greater than \$15. The statement will only include the total amount due.	

United States Bankruptcy Court
Northern District of GeorgiaIn re:
Regina Lynn Flemming Harris
DebtorCase No. 14-68697-bem
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: lvh
Form ID: b9iPage 1 of 2
Total Noticed: 27

Date Rcvd: Sep 25, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2014.

db +Regina Lynn Flemming Harris, 2641 Riverfront Drive, Snellville, GA 30039-8563
tr +Mary Ida Townson, Chapter 13 Trustee, Suite 2200, 191 Peachtree Street, NE,
Atlanta, GA 30303-1770

18486671 +AT&T/Franklin Collection Svc, 2978 W Jackson Street, Tupelo, MS 38801-6731
18486669 +Anesthesia Consult/LCA Services, Lanier Collection Agency, POB 15519,
Savannah, GA 31416-2219

18486672 +Dept of Education/Sallie Mae, 11100 USA Pkwy, Fishers, IN 46037-9203
18486673 +Dept. of Justice, Tax Division, Civil Trial Section, Southern,
PO Box 14198; Ben Franklin Sta, Washington, DC 20044-4198

18486675 +Georgia Anesthes/FAC/NAB, 480 James Robertson Pkwy, Nashville, TN 37219-1212
18487821 Georgia Dept. of Labor, Suite 826, 148 Andrew Young Inter. Blvd., NE,
Atlanta GA 30303-1751

18487820 Georgia Dept. of Labor, Suite 910, 148 Andrew Young Inter. Blvd., NE,
Atlanta GA 30303-1751

18486679 +LCA Serv/JM Still Burn Center, Lanier Collection Agency, POB 15519,
Savannah, GA 31416-2219

18486680 +Lithonia Finance, 7046 Covington Hwy, Suite C, Lithonia, GA 30058-7651
18486681 +LoanCare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
18486682 +Office of the Attorney General, 40 Capitol Square, SW, Atlanta, GA 30334-9057
18486685 Special Assistant US Attorney, 401 W. Peachtree Street, NW, STOP 1000-D, Suite 600,
Atlanta, GA 30308

18486689 +West Asset Management Inc, POB 790113, Saint Louis, MO 63179-0113
18486690 +William Robert Harris, 2641 Riverfront Drive, Snellville, GA 30039-8563

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: cwalden@wghnlaw.com Sep 25 2014 20:42:20 Carson R. Walden,
Walden, Goodhart, Harden & New, Suite 757, 315 W. Ponce de Leon Avenue,
Decatur, GA 30033

18486670 +E-mail/Text: bknotice@erccollections.com Sep 25 2014 20:43:48 AT&T/Enhanced Recovery Corp,
Attn: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412

18486674 +E-mail/Text: corporatecredit@farmersfurniture.com Sep 25 2014 20:43:33
Farmers Home Furniture, PO Box 1140, Dublin, GA 31040-1140

18486676 EDI: GADEPTOFREV.COM Sep 25 2014 20:23:00 Georgia Department of Revenue, Bankruptcy Unit,
1800 Century Blvd, Suite 17200, Atlanta, GA 30321

18486678 EDI: IRS.COM Sep 25 2014 20:23:00 Internal Revenue Service, 401 W Peachtree St NW,
Stop 334-D, Atlanta, GA 30308

18486684 +EDI: CCS.COM Sep 25 2014 20:23:00 Progressive Ins/Credit Collect, POB 773,
Needham Heights, MA 02494-0918

18487822 +E-mail/Text: usagan.bk@usdoj.gov Sep 25 2014 20:43:27 U. S. Attorney,
600 Richard B. Russell Bldg., 75 Spring Street, SW, Atlanta GA 30303-3315

18486686 +E-mail/Text: usagan.bk@usdoj.gov Sep 25 2014 20:43:27 United States Attorney's Off.,
75 Spring Street, SW, Suite 600 US Courthouse, Atlanta, GA 30303-3315

18486691 E-mail/Text: bankruptcydept@wyn.com Sep 25 2014 20:44:20 Wyndham Vacation Resorts,
10750 W Charleston, Las Vegas, NV 89135

18486687 +E-mail/Text: corporatecredit@farmersfurniture.com Sep 25 2014 20:43:33
Warehouse Home Furnishings, 4235 Stone Mountain Hwy, Lilburn, GA 30047-3339

18486688 +E-mail/Text: tamara.pair@wellstar.org Sep 25 2014 20:43:28 Wellstar Kennestone Hospital,
677 Church Street, Marietta, GA 30060-1148

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

18486677* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
18486683 ##+Onemain Financial, POB 499, Hanover, MD 21076-0499

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2014

Signature: /s/Joseph Speetjens

District/off: 113E-9

User: lvh
Form ID: b9i

Page 2 of 2
Total Noticed: 27

Date Rcvd: Sep 25, 2014

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2014 at the address(es) listed below:

Carson R. Walden on behalf of Debtor Regina Lynn Flemming Harris cwalden@wghnlaw.com,
info@wghnlaw.com
Mary Ida Townson courtdailysummary@atlch13tt.com

TOTAL: 2